

Information to identify the case:

Debtor 1	Donald W. Sitzer	Social Security number or ITIN	xxx-xx-8302
	First Name Middle Name Last Name	EIN	--
Debtor 2	Deborah J. Sitzer	Social Security number or ITIN	xxx-xx-6235
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-23679-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Donald W. Sitzer

Deborah J. Sitzer

9/10/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Donald W. Sitzler
 Deborah J. Sitzler
 Debtors

Case No. 14-23679-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

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 Total Noticed: 29

Date Rcvd: Sep 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2019.

db/jdb	+Donald W. Sitzler, Deborah J. Sitzler, 5 Prince Charles Court, Marlton, NJ 08053-2855
aty	+Stern Lavinthal & Frankenberg, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
cr	+Green Tree Servicing LLC, 105 Eisenhower Parkway, Roseland, NJ 07068-1640
514962645	+ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515016459	+CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518391357	+Ditech Financial LLC, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
514896086	++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 (address filed with court: State Of New Jersey, Dept Of Treasury, Division Of Taxation, PO Box 283, Trenton, NJ 08695-0245)
514896087	+Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Ste 302, Roseland, NJ 07068-1640

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg	E-mail/Text: usanj.njbankr@usdoj.gov Sep 10 2019 23:30:38 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 10 2019 23:30:32 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	EDI: RMSC.COM Sep 11 2019 02:58:00 Green Tree Servicing LLC, 332 Minnesota Street, Suite 610, Saint Paul, MN 55101
514896080	EDI: BANKAMER.COM Sep 11 2019 02:58:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998
514896079	+EDI: TSYS2.COM Sep 11 2019 02:58:00 Barclays Bank Delaware, ATTN: BANKRUPTCY, P.O. Box 8801, Wilmington, DE 19899-8801
514896083	EDI: CITICORP.COM Sep 11 2019 02:58:00 Citi, CITICARD CREDIT SERVICES/CENTRALIZED B, Po Box 20363, Kansas City, MO 64195
514896088	EDI: CITICORP.COM Sep 11 2019 02:58:00 Unvl/citi, ATTN.: CENTRALIZED BANKRUPTCY, Po Box 20507, Kansas City, MO 64195
514896081	+EDI: CAPITALONE.COM Sep 11 2019 02:58:00 Cap One, ATTN: BANKRUPTCY DEPT., Po Box 30285, Salt Lake City, UT 84130-0285
514896082	+EDI: CHASE.COM Sep 11 2019 02:58:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
515097493	+EDI: CITICORP.COM Sep 11 2019 02:58:00 Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
514950060	EDI: DISCOVER.COM Sep 11 2019 02:58:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
514896084	EDI: RMSC.COM Sep 11 2019 02:58:00 Green Tree Servicing L, 332 Minnesota St Ste 610, Saint Paul, MN 55101
515152640	E-mail/Text: bankruptcy.bnc@ditech.com Sep 10 2019 23:30:04 Green Tree Servicing LLC, PO BOX 6154, Rapid City, SD 57709-6154, Telephone # 888-298-7785
514896085	EDI: IRS.COM Sep 11 2019 02:58:00 Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114-0326
515130890	EDI: PRA.COM Sep 11 2019 02:58:00 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541
515131086	EDI: PRA.COM Sep 11 2019 02:58:00 Portfolio Recovery Associates, LLC, c/o Capital One/Hsbc, POB 41067, Norfolk VA 23541
516406940	+EDI: Q3G.COM Sep 11 2019 02:58:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, MOMA Funding LLC 98083-0788
516406939	EDI: Q3G.COM Sep 11 2019 02:58:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
515014703	EDI: WFFC.COM Sep 11 2019 02:58:00 Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
514896089	+EDI: WFFC.COM Sep 11 2019 02:58:00 Wf Crd Svc, ATTENTION: BANKRUPTCY, Po Box 10438, Des Moines, IA 50306-0438
515091387	EDI: ECAST.COM Sep 11 2019 02:58:00 eCAST Settlement Corporation, assignee, of Citibank (South Dakota), N.A., POB 29262, New York, NY 10087-9262

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515101767*	++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 (address filed with court: State of New Jersey, Department of Treasury, Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)
515091388*	eCAST Settlement Corporation, assignee, of Citibank (South Dakota), N.A., POB 29262, New York, NY 10087-9262

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-1

User: admin
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Total Noticed: 29

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***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 12, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2019 at the address(es) listed below:

Andrew Thomas Archer on behalf of Debtor Donald W. Sitzer aarcher@spillerarcherlaw.com,
bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com
Andrew Thomas Archer on behalf of Joint Debtor Deborah J. Sitzer aarcher@spillerarcherlaw.com,
bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com
Brad J. Spiller on behalf of Joint Debtor Deborah J. Sitzer bankruptcy@brennerlawoffice.com,
aarcher@brennerlawoffice.com
Brad J. Spiller on behalf of Debtor Donald W. Sitzer bankruptcy@brennerlawoffice.com,
aarcher@brennerlawoffice.com
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,
summarymail@standingtrustee.com
Jeanette F. Frankenberg on behalf of Loss Mitigation Green Tree Servicing LLC
cmecf@sternlav.com
Jeanette F. Frankenberg on behalf of Creditor Green Tree Servicing LLC cmecf@sternlav.com
Kevin Gordon McDonald on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Miriam Rosenblatt on behalf of Creditor Green Tree Servicing LLC miriam.rosenblatt@mhllp.com,
mrosenblatt@rasflaw.com

TOTAL: 10